

About Cholamandalam MS General Insurance Company Ltd.

Cholamandalam MS General Insurance Company (Chola MS) is a Joint venture between the US\$ 3 Billion Murugappa Group & Mitsui Sumitomo Insurance Group Japan. Murugappa Group is a pioneer and market leader in various fields and has strong presence in fertilizers, Sugar, Abrasives, Cycles, bathroom accessories and Consumer finance. Mitsui Sumitomo is the second largest Insurance Group of Japan with a net written premium of US\$ 12.65 Billion in General Insurance. Chola MS is headquartered in Chennai and has 113 offices spread across India. Chola MS offers a wide range of products that include Accident, Engineering, Health, Liability, Marine, Motor, Property, Travel & Rural insurance for individuals as well as corporate customers.

Claims Assistance – 24 hours Numbers (TPA: I-SOS)

Country Name	Toll Free Number
USA, Canada	18665782195
Austria, Belgium, Denmark, France, Germany, Hungary, Ireland, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, Spain, Sweden, Switzerland, UK	00+800-46837283
Finland	990+800-46837283
Hong Kong, Singapore, Thailand	001+800-46837283
Australia	0011+800-08400
South Korea	002+800-46837283
Japan (IDC)	0061-010+800-46837283
Israel	014+800-46837283
Colombia	90+800-46837283
Any other Country (Non-Toll-Free No.)	+91-11-41898879
Tollfree Number (within India)	1800 11 5656
E mail	Cholamstravel@internationalsos.com
Fax	+91-11-4189 8801
Address	International SOS Services (India) Pvt Ltd Suite No 605, 606, 6th Floor, Copia Corporate Suites, Plot No 9., Jasola District Centre, New Delhi - 110 025

Important : Mandatorily, first please contact International SOS (I-SOS) at the numbers mentioned above and seek authorization, before incurring any expenses.



For further details contact:

Toll free : 1800 200 5544

SMS "CHOLA" to 56677*

E-Mail : customercare@cholams.murugappa.com
www.cholainsurance.com

Cholamandalam MS General Insurance Company Ltd

(A joint venture between Murugappa Group & Mitsui Sumitomo Insurance Group)
Head Office: Dare House, 2nd floor, No.2, N.S.C Bose Road, Chennai - 600 001, India.
Tel : 91-44-3044 5400 Fax : 91-44-3044 5550

The information provided in this brochure is purely indicative.
Please refer to policy wordings for complete details.
Insurance is the subject matter of solicitation.

* Premium sms charges apply



Let worry not weigh down your holidays

Chola
TRAVEL
Insurance

LEISURE PLAN

Introduction

Make the most of your holiday doing anything you want to - without being weighed down by worry. Because Cholamandalam Overseas Travel Insurance covers you not just for everything else that other insurance policies do, but also for a range of adventure sports. Giving you the reassurance to really enjoy yourself when you travel.

The Chola Advantage

- NEW** Max. initial trip duration
Up to 60 years : 360 days
61-70 years : 180 days
Extension option of 180 days
- NEW** Pre-existing diseases covered in case of life-threatening situations
- NEW** Platinum plan for Medical SI USD 500K
- NEW** Minimum age 3 months
- NEW** One way travel (migration) covered for 120 days

- Senior citizen plan
- Annual multi-trip: 30 / 45 / 60 / 90 days
- Asia Pacific includes: Australia, New Zealand & Asia (except Japan)
- Adventure sports covered e.g. Hot air ballooning / bungee jumping / parasailing / paragliding.
- Personal accident – domestic Door to door coverage ie., from residence to international airport to residence
- Per day rates
- No medical check-up up to 70 years
- Cashless settlement of hospitalisation claims. Tie up with the world renowned International SOS (I-SOS).

Chola Plan Options

Silver Cover: A simple cost-effective plan

Gold Cover: A comprehensive, value for money offering

Platinum Cover: A high end plan

Salient Features

- Trip Cancellation
- Compensation for non-refundable expenses on cancellation of tickets, hotel bookings & scheduled tours if trip is cancelled **prior** to the commencement.
- Trip Curtailment
- Compensation for non-refundable expenses on cancellation of tickets, hotel bookings & scheduled tours if trip is curtailed **after** the commencement.
- Trip Delay
- Compensation towards expenses for meals & lodging in the event of trip delay, in excess of 12 hrs, wherein the airline has not provided for the same.
- Home Burglary
- Compensation on a first loss basis towards the loss of or damage to the contents at home, whilst you are abroad
- International Driving License Loss covers indemnification towards duplicate / fresh issuance expenses.

24 hours worldwide assistance

- Claims administration through International SOS (I-SOS)
- Hospitalisation services - Access to global network of hospitals and special clinics
- Information on availability of medical care at your location
- Monitoring progress on illness
- Information transfer between physicians
- Organising and supervising medical repatriation from abroad to India
- Preliminary medical advice, vaccination etc.

What to do in case of a claim

Mandatorily, first contact I-SOS at the 24 x 7 numbers provided in your policy wordings and schedule and seek prior authorisation before incurring any expenses.

- Upon successful validation and checks, we will provide authorisation to the hospital for the direct settlement of the bills, so you don't worry about paying in cash.

- For non-cashless claims, give all details to I-SOS and register the claim. Upon successful validation checks, the claims administrator will tell you which documents you need to submit for settlement.

Some of the main exclusions

- Medical expenses arising out of pre-existing conditions / any treatment which

can be delayed until the insured's return to India / treatment which is the sole reason for travel abroad, venereal diseases, HIV, radiation / war and war-like consequences / pregnancy, childbirth and their consequences / removal of physical flaws or anomalies (cosmetics) / suicide etc.

- Expenses due to loss of valuables, money securities, tickets, passport loss in public places, employer's contractual

Benefits	Platinum	Gold	Silver	Annual Multi-Trip	Senior Citizen 71 - 80 Yrs	Deductibles
Medical Cover (Emergency Evacuation Included)	\$ 500,000	\$ 100,000 / \$ 250,000	\$ 50,000 / \$ 100,000	\$ 100,000 / \$ 250,000 / \$ 500,000	\$ 50,000	\$ 100
Repatriation of Remains (Within the overall medical limit)	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	Nil
Dental Treatment	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 50
Checked Baggage Loss	\$ 1,000	\$ 1,000 (\$ 500 for Med SI \$100 K)	\$ 250	\$ 1,000 (\$ 500 for Med SI \$100 K)	\$ 250	Nil
Checked Baggage Delay	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	12 hrs
Passport Loss	\$ 250	\$ 250	\$ 150	\$ 250	\$ 150	\$ 30
Personal Accident-Overseas (AD & D covered 24 hrs)	\$ 25,000	\$ 25,000 (\$10K for Med SI \$100 K)	\$ 10,000	\$ 25,000 (\$10K for Med SI \$100 K)	Nil	Nil
Personal Liability	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	Nil	Nil
Hospital Daily Cash (\$ 25 / day; max 14 days)	\$ 350	\$ 350	Nil	\$ 350	Nil	Nil
Financial Emergency	\$ 250	\$ 250	Nil	\$ 250	Nil	Nil
Hijack Relief Benefit (\$ 100 / day; max 7 days)	\$ 700	\$ 700	\$ 700	\$ 700	\$ 700	12 hrs
Personal Accident - Domestic	INR 250,000	INR 250,000	INR 100,000	Nil	INR 100,000	Nil
Trip Cancellation	\$ 500	\$ 500	Nil	\$ 500	Nil	\$ 50
Trip Curtailment	\$ 500	\$ 500	Nil	\$ 500	Nil	\$ 50
Trip Delay (\$ 10 / 12 hrs; max \$ 150)	\$ 150	\$ 150	Nil	\$ 150	Nil	12 hrs
International Driving License Loss	\$ 100	\$ 100	Nil	\$ 100	Nil	\$ 25
Home Burglary (Contents - First Loss basis)	INR 2,00,000	INR 2,00,000	Nil	Nil	Nil	INR 2,500

Terms and Conditions

• Premium chargeable depends upon - Age / Duration / Sum Insured / Coverage / Geographical scope • Deductible is charged for each separate incident reported even though the claim may be registered under the same benefit more than once • Adventure sports are covered only if applicable additional premium is paid for. - 100 % for Risk 1: professional / semiprofessional, amateur sportsperson (games not requiring physical exertion of more than normal nature like billiards / carrom / snooker / chess etc are not considered as Risk 1 and are treated as normal risk only) - and 200% for Risk 2: any sporting activity that is dangerous. Examples of indicative activities are parachuting / parasailing / bungee jumping, hot air ballooning etc. • Extension premium: premium payable for the overall trip – premium already paid for the initial trip.